

ABSTRACT OF THE INVENTION

The present invention is an insurance estimating system that presents a number of advances over the prior art. The invention enables an insurance estimator to quickly and accurately estimate damage to various parts of a vehicle. The invention allows the estimator to analyze damage to various "layers" of a vehicle. If damage to an outer layer of a vehicle is visible, the insurance estimator will quickly perform a damage estimate using the catastrophe or drill in and drill out features of the invention. Nevertheless, the estimator will be reminded to also look for damage in lower layers of the vehicle that are not readily visible. Conversely, an estimator may begin estimating damage to a vehicle by focusing on the interior of a vehicle which has significant interior damage. The invention then reminds the estimator not to overlook slight damage to outer layers of the vehicle. The catastrophe feature of the invention permits insurance estimators to quickly and accurately perform a large number of damage estimates when damage is primarily to outer layers of the vehicle, such as damage resulting from hail, sand, or flood. The invention allows an insurance estimator to select a desired vehicle part for repair, replacement, or other operations, in a number of quick and convenient ways, and gives the estimator a number of options. The invention also prevents "double charging" when there is a possibility that a vehicle part may be selected more than once.

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